

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No.: 09/812,452 Confirmation No.: 1926  
Applicant(s): Kevin W. Spear  
Filed: March 20, 2001  
Art Unit: 3624  
Examiner: Charles R. Kyle  
Title: HYBRID CREDIT CARD TRANSACTION SYSTEM

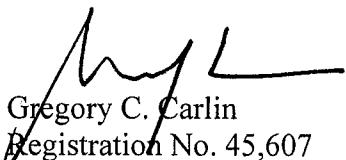
Docket No.: 018360/205526  
Customer No.: 00826

Mail Stop Appeal Brief-Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**APPEAL BRIEF TRANSMITTAL  
(PATENT APPLICATION – 37 C.F.R. § 41.37)**

1. Transmitted herewith is the APPEAL BRIEF in this application, with respect to the Notice of Appeal filed on September 18, 2006.
2.  Applicant claims small entity status.
3. Pursuant to 37 C.F.R. § 41.20(b)(2), the fee for filing the Appeal Brief is:  
 small entity \$250.00  
 other than small entity \$500.00  
Appeal Brief fee due \$500.00  
 Fee is Enclosed  
 Please charge the fee to Deposit Account 16-0605.  
 Any additional fee or refund may be charged to Deposit Account 16-0605.

Respectfully submitted,



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